

	FINAL COMPROMISE	HOUSE BILL (HR 1)	SENATE BILL (S 1)
How much will it cost you?	<p>You will pay a premium of about \$35 each month and a \$250 annual deductible.</p> <p>After the \$250 deductible, you pay 25% of drug costs up to \$2,250.</p> <p>There is a gap in coverage until total drug costs go over \$5,100. Then Medicare pays 95% and you pay 5%.</p>	<p>You will pay a premium of about \$35 each month and a \$250 annual deductible.</p> <p>After the \$250 deductible, you pay 20% of drug costs up to \$2,000.</p> <p>There is a gap in coverage until total drug costs go over \$4,900. Then Medicare pays 100%.</p>	<p>You will pay a premium of about \$35 each month and a \$275 annual deductible.</p> <p>After the \$275 deductible, you pay 50% of drug costs up to \$4,500.</p> <p>There is a gap in coverage until total drug costs go over \$5,813. Then Medicare pays 90% and you pay 10%.</p>
What happens in the gap in coverage known as the “Doughnut Hole?”	<p>You continue to pay the monthly premium <u>and</u> you pay 100% of drug costs from \$2,250 to \$5,100.</p> <p>Gap in coverage: \$2,850</p>	<p>You continue to pay the monthly premium <u>and</u> you pay 100% of drug costs from \$2,000 to \$4,900.</p> <p>Gap in coverage: \$2,900</p>	<p>You continue to pay the monthly premium <u>and</u> you pay 100% of drug costs from \$4,500 to \$5,813.</p> <p>Gap in coverage: \$1,313</p>
Will it guarantee lower Rx prices?	No. The compromise bill prohibits the Secretary of Health and Human Services from negotiating lower drug prices.	No. The bill prohibits the Secretary of Health and Human Services from negotiating lower drug prices.	No. The bill prohibits the Secretary of Health and Human Services from negotiating lower drug prices.
What happens to Medicare in the future?	<p>Seniors that stay in traditional fee for service Medicare could face higher premiums in a program in up to 6 metropolitan areas.</p> <p>In these areas, Medicare would be required to compete directly with private plans. Up to 6.8 million people could be affected.</p> <p>This pilot program will last 6 years, but there are concerns that it will be open the door to undermine traditional Medicare.</p>	<p>Would change Medicare program as we know it.</p> <p>In 2010, Medicare will be forced to compete with private plans such as HMOs.</p> <p>Seniors that stay with traditional Medicare could face much higher premiums – as much as 25%.</p>	No similar provision.
What happens to retirees already covered by employer plans?	Congressional Budget Office estimates that 23% (2.7 million) of the 12 million retirees that currently have employer-sponsored coverage will lose that coverage.	Congressional Budget Office estimates that under House bill up to 32 percent of retirees (3.8 million) with employer-sponsored coverage will lose that coverage.	Congressional Budget Office estimates that 37 percent (4.3 million) of retirees with employer-sponsored coverage will lose that coverage.
When will it start?	Not until 2006.	Not until 2006.	Not until 2006.